

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Paul Anthony Ionadi
Debtor(s)

Bankruptcy Case No.: 20-22585-GLT
Issued Per 3/11/2021 Proceeding
Chapter: 13
Docket No.: 54 - 46
Concil. Conf.: March 11, 2021 at 11:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 10, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$5,862.00 as of March, 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Mar. 11, 2021 at 11:30 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Northwest Svcs BK Claim No. 7-2, PA Rev Claim No. 8-2 and IRS Claim No. 1 .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

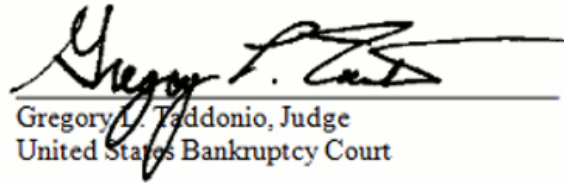
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: March 12, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Paul Anthony Ionadi
Debtor

Case No. 20-22585-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 12, 2021

User: dbas
Form ID: 149

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2021:

Recip ID	Recipient Name and Address
db	+ Paul Anthony Ionadi, 2513 Acorn Court, Wexford, PA 15090-7702
cr	+ Northwest Bank f/k/a Northwest Savings Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15285311	+ City of Pittsbrgh and School Distric, Pittsburgh, c/o GRB Law, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15285312	+ Commonwealth of PA, Department of Revenue, Bureau of Compliance, Department 280946, Harrisburg, PA 17128-0432
15285313	+ Coutny of Allegheny, c/o GRB Law, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15285316	+ First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
15285318	+ Home Loan Investment Bank FSB, 1 Home Loan Plaza Suite 3, Warwick, RI 02886-1765
15285320	+ John K. Weinstein, County Treasurer, Room 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2429
15290256	+ Navient Solutions, LLC on behalf of, Educational Credit Management, Corporation, PO BOX 16408, St. Paul, MN 55116-0408
15285321	+ Navient/ECMC, P.O. Box 16408, Wilkes-Barre, PA 18773
15285324	+ Plttsburgh Water and Sewer Authority, c/o GRB Law, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15285326	+ Portfolio Recovery Associates LLC, 1835 Market Street, Suite 501, c/o Blatt Hasenmiller, Philadelphia, PA 19103-2933
15285328	+ Preston D. Haquish, McGrath, McCall P.C., 444 Liberty Avenue, Four Gateway Center Suite 1040, Pittsburgh, PA 15222
15285329	+ RSH & Associates, Llc, Attn: Bankruptcy, Po Box 14515, Lenexa, KS 66285-4515
15288620	+ Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
15285331	+ United States HHS, c/o US Attorney Jill Locknikar, US Post Office & Couthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2021 02:14:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: blegal@phfa.org	Mar 13 2021 03:25:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
15285310	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 13 2021 02:25:51	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15285314	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 13 2021 03:26:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15307928	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 13 2021 03:26:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15285315	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 13 2021 03:26:00	Duquesne Light Company, c/o Keri P. Ebeck, 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15285317	Email/Text: BankruptcyNotices@firsttechfed.com	Mar 13 2021 03:25:00	First Tech Federal Credit Union, Attn: Bankruptcy, PO Box 2100, Beaverton, OR 97075
15285319	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 13 2021 03:25:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15285322	+ Email/Text: angela.abreu@northwest.com	Mar 13 2021 03:25:00	Northwest Bank, 100 Liberty Street, Warren, PA

District/off: 0315-2

User: dbas

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15285325	Email/Text: Bankruptcy.Notices@pnc.com	Mar 13 2021 03:25:00	16365-2497 PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15285327	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2021 02:38:51	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
15311118	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2021 02:14:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15285323	+ Email/Text: blegal@phfa.org	Mar 13 2021 03:25:00	Pa Housing Finance Agency/HEMAP, 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206
15296226	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2021 03:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15285330	+ Email/PDF: gecsed@recoverycorp.com	Mar 13 2021 02:25:46	SyncBank/Roomful Express, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15285861	+ Email/PDF: gecsed@recoverycorp.com	Mar 13 2021 02:25:46	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15285332	+ Email/Text: rmcbknotices@wm.com	Mar 13 2021 03:26:00	Waste Managment, 2625 W. Grandview Road, Phoenix, AZ 85023-3109

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Commonwealth of Pennsylvania, Department of Revenue
cr		First Tech Federal Credit Union
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2021 at the address(es) listed below:

Name	Email Address
Angela Sheffler Abreu	on behalf of Creditor Northwest Bank f/k/a Northwest Savings Bank AAbreu@nwbcorp.com Angela.Abreu@northwest.com
Brian Nicholas	

District/off: 0315-2

User: dbas

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Date Rcvd: Mar 12, 2021

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on behalf of Creditor First Tech Federal Credit Union bnicholas@kmlawgroup.com

Christos A. Katsaounis

on behalf of Defendant Pennsylvania Department Of Revenue RA-occbankruptcy5@state.pa.us RA-occbankruptcy6@state.pa.us

Christos A. Katsaounis

on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us,
RA-occbankruptcy6@state.pa.us

Donald R. Calaiaro

on behalf of Debtor Paul Anthony Ionadi dcalaiaro@c-vlaw.com
cylaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Jeffrey R. Hunt

on behalf of Defendant County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com

Jeffrey R. Hunt

on behalf of Defendant Pittsburgh Water and Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Leon P. Haller

on behalf of Defendant Pennsylvania Housing Finance Agency-Homeowners Emergency Mortgage Assistance Program
lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program
(PHFA-HEMAP) lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Mark B. Peduto

on behalf of Plaintiff Paul Anthony Ionadi mpeduto@c-vlaw.com
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Mark B. Peduto

on behalf of Debtor Paul Anthony Ionadi mpeduto@c-vlaw.com
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor Northwest Bank f/k/a Northwest Savings Bank pjaquish@lenderlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 15